

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA**

In re:

Case No: 14-44428 – KHS

Jason Leonard Densmore
311 School Ave S
Watkins, MN 55389-1204

Social security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-1048

Debtor(s)

Chapter 7 Case

DISCHARGE OF DEBTOR(S)

It appears that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 2/18/15

Kathleen H Sanberg
United States Bankruptcy Judge

NOTICE OF ENTRY AND FILING ORDER OR JUDGMENT Filed and docket entry made on February 18, 2015 Lori Vosejpka Clerk, United States Bankruptcy Court By: admin Deputy Clerk

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are in the nature of alimony, maintenance, or support;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of MinnesotaIn re:
Jason Leonard Densmore
DebtorCase No. 14-44428-KHS
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0864-4

User: admin
Form ID: 7dscPage 1 of 1
Total Noticed: 21

Date Rcvd: Feb 19, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 21, 2015.

db Jason Leonard Densmore, 311 School Ave S, Watkins, MN 55389-1204
 smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 60874893 +BMO HARRIS BANK, PO BOX 94034, PALATINE, IL 60094-4034
 60874894 +BMO HARRIS TRUST& SAVI, 111 W MONROE ST, CHICAGO, IL 60603-4095
 60885357 BMO Harris Bank N.A., 111 West Monroe Street, Floor 21E, Chicago, IL 60603-4096
 60874899 GURSTEL CHARGO, 6681 COUNTRY CLUB DR, GOLDEN VALLEY, MN 55427-4601
 60874902 NATIONWIDE CREDIT INC., 2015 VAUGHN RD NW STE 400, KENNESAW, GA 30144-7802
 60909738 ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, ONE NATIONWIDE PLAZA, MAIL CODE 1-30-403,
 COLUMBUS OH 43215-2226
 (address filed with court: Nationwide Credit, Inc, One Nationwide Plaza,
 Columbus, OH 43215)
 60895861 Nationwide Credit, Inc, 2015 Vaughn Road Northwest, Building 400, Kennesaw, GA 30144-7802
 60905955 Nationwide Credit, Inc, PO Box 1167, Minneapolis, MN 55440-1167
 60874904 SARAH DENSMORE, 30710 725TH AVE, DASSEL, MN 55325-3005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +EDI: MINNDEPREV.COM Feb 19 2015 22:38:00 Minnesota Department of Revenue,
 Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447
 smg +E-mail/Text: ustpreion12.mn.ecf@usdoj.gov Feb 19 2015 22:43:54 US Trustee,
 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070
 60874891 EDI: ACCE.COM Feb 19 2015 22:43:00 ASSET ACCEPTANCE LLC, PO BOX 1630,
 WARREN, MI 48090-1630
 60874898 EDI: BANKAMER.COM Feb 19 2015 22:38:00 FIA CARD SERVICES, PO BOX 982235,
 EL PASO, TX 79998-2235
 60874895 E-mail/Text: bankruptcy@cavps.com Feb 19 2015 22:44:44 CAVALRY PORTFOLIO SERV,
 PO BOX 27288, TEMPE, AZ 85285-7288
 60874896 EDI: CHASE.COM Feb 19 2015 22:43:00 CHASE, PO BOX 94014, PALATINE, IL 60094-4014
 60874897 EDI: DIRECTV.COM Feb 19 2015 22:43:00 DIRECT TV, PO BOX 78626, PHOENIX, AZ 85062-8626
 60874900 EDI: HFC.COM Feb 19 2015 22:43:00 HSBC, PO BOX 5222, CAROL STREAM, IL 60197-5222
 60874901 EDI: MID8.COM Feb 19 2015 22:43:00 MIDLAND FUNDING, 8875 AERO DR STE 200,
 SAN DIEGO, CA 92123-2255
 60874903 E-mail/Text: bankruptcydepartment@ncogroup.com Feb 19 2015 22:44:40 NCO FIN/09,
 507 PRUDENTIAL RD, HORSHAM, PA 19044-2308

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

60874892 ##BANK OF AMERICA, PO BOX 53150, PHOENIX, AZ 85072-3150

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 21, 2015

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on February 18, 2015 at the address(es) listed below:

J. Richard Stermer rstermer@stermerlaw.com, mn21@ecfcbis.com
 Robert S. Thyen on behalf of Debtor Jason Leonard Densmore robb@hellerthyen.com,
 erin@hellerthyen.com; jessica@hellerthyen.com
 US Trustee ustpreion12.mn.ecf@usdoj.gov

TOTAL: 3